CLAIMS

What is claimed is:

5   1. A computer program product having a plurality of program steps to be executed on a computer to generate a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said program product comprising:

10   means for providing a database;

means for receiving a credit application from at least one remote application input location, said credit application containing application data;

15   means for saving said application in said database;

means for selectively forwarding said received credit application to one or more funding sources;

20   means for receiving a funding decision from said one or more funding sources, said funding decision containing funding source data; and

means for storing said funding source data in said database.

2. A computer program product as in claim 1, further comprising means for selectively providing statistical data regarding credit application processing.

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3. A computer program product as in claim 2, further comprising means for selectively providing statistical data regarding funding source decisions.

4. A computer program product as in claim 1, further comprising means for selectively

10   providing statistical data regarding funding source decisions.

5. A method of generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said method comprising the steps of:

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a) providing a database;

b) receiving a credit application from a remote application input location said credit application containing application data;

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c) storing said application in said database;

d) selectively forwarding said received credit application to one or more funding sources;

e) receiving a funding decision from said one or more funding sources, said funding decision containing funding source data;

f) storing said funding source data in said database; and

g) repeating steps b) thru f) a plurality of times.

6. A method as in claim 5, further comprising the step of selectively providing statistical data regarding credit application processing.

7. A method as in claim 5, further comprising the step of selectively providing statistical data regarding funding source decisions.

8. A method as in claim 6, further comprising the step of selectively providing statistical data regarding funding source decisions.

9. A computer program product as in claim 1, further comprising means for generating workflow management data regarding said credit application processing.

10. A computer program product as in claim 1, further comprising means for generating an audit trail associated with said credit application processing.

11. A method as in claim 5, further comprising the step of generating workflow management data regarding said credit application processing.

12. A method as in claim 5, further comprising the step of generating an audit trail associated with said credit application processing.

13. An apparatus for generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said apparatus comprising:

a processor configured to:

provide a database;

receive a credit application from a remote application input location, said credit application containing application data;

store said application in said database;

selectively forward said received credit application to one or more funding sources;

receive a funding decision from said one or more funding sources, said funding decision containing funding source data; and

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store said funding source data in said database.

14. An apparatus as in claim 13, further comprising the step of selectively providing statistical data regarding credit application processing.

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15. An apparatus as in claim 13, further comprising the step of selectively providing statistical data regarding funding source decisions.

16. An apparatus as in claim 14, further comprising the step of selectively providing

15   statistical data regarding funding source decisions.

17. An apparatus as in claim 13, further comprising the step of generating workflow management data regarding said credit application processing.

20   18. An apparatus as in claim 13, further comprising the step of generating an audit trail associated with said credit application processing.

19. A method of generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said method comprising the steps of:

5   a) providing a database;

b) receiving a credit application from a plurality of remote application input locations, said credit application containing application data; said plurality of remote application input locations including one or more groups of remote application input locations each
10   belonging to one of a set of dealerships;

c) storing said application in said database;

d) selectively forwarding said received credit application to one or more funding
15   sources;

e) receiving a funding decision from said one or more funding sources, said funding decision containing funding source data;

20   f) storing said funding source data in said database; and

g) repeating steps b) thru f) a plurality of times.

20. The method according to claim 19, further comprising the steps of:

5 h) aggregating data for a particular one of said set of dealerships; and

i) providing said one of said set of dealerships with a consolidated report using said aggregated data.

10 21. An apparatus for generating a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said apparatus comprising:

a processor configured to:

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provide a database;

receive a credit application from a plurality of remote application input locations, said credit application containing application data; said plurality of remote application input

20 locations including one or more groups of remote application input locations each belonging to one of a set of dealerships;

store said application in said database;

selectively forward said received credit application to one or more funding sources;

5   receive a funding decision from said one or more funding sources, said funding decision containing funding source data; and

store said funding source data in said database.

10   22.   The apparatus according to claim 21, wherein said processor is further configured to:

aggregate data for a particular one of said set of dealerships; and

15   provide said one of said set of dealerships with a consolidated report using said aggregated data.

23. A computer program product having a plurality of program steps to be executed on

20   a computer to generate a database from which statistical information concerning acceptance and/or rejection of credit applications by funding sources can be derived, said program product comprising:

means for providing a database;

means for receiving a credit application from a plurality of remote application input locations, said credit application containing application data; said plurality of remote application input locations including one or more groups of remote application input locations each belonging to one of a set of dealerships;

means for storing said application in said database;

means for selectively forwarding said received credit application to one or more funding sources;

means for receiving a funding decision from said one or more funding sources, said funding decision containing funding source data; and

means for storing said funding source data in said database.

24. The computer program product according to claim 23, further comprising:

means for aggregating data for a particular one of said set of dealerships; and

means for providing said one of said set of dealerships with a consolidated report using said aggregated data.